



Tips for a Successful Closing

Avoid actions that may impact your loan

At Penrith Home Loans, our goal is to make the home buying process as easy and stress-free as possible. While your loan is in progress, please take note that the following can affect the approval process and final closing:

- ✓ Respond promptly to all requests from information
- ✓ Avoid “shifting” your money from bank accounts
- ✓ Maintain your current employment/income source
- ✓ Keep residence, marital status, business ownership, etc. stable
- ✓ All large, non-payroll deposits must be documented
- ✓ Avoid credit increases or inquiries
- ✓ Do not obtain new debt or make any major purchases
- ✓ Identify and document gift funds early if applicable
- ✓ Inform us of travel plans, as you will need to be present to sign final papers and send requested documentation



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